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IN ASSOCIATION WITH BRYAN CAVE,
A MULTINATIONAL PARTNERSHIP.
LONDON, ENGLAND

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June 6, 2001

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Commissioner for Patents and Trademarks
Washington, D.C. 20231

09/853 206

Re: U.S. Patent Application Serial No. 09/853,206
For: SYSTEM AND METHOD FOR BENEFIT PLAN
COST ESTIMATION
Filed: May 11, 2001
Our Ref.: C18497/115275

Sir:

Enclosed please find the following documents to be filed in connection with the above-identified application:

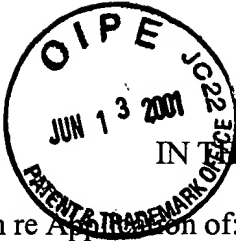
- 1) This Transmittal Letter (1 page, in duplicate);
- 2) Information Disclosure Statement Under Rule 1.56;
- 3) Form PTO-1449 (1 pages);
- 4) Copies of 18 references; and
- 5) Return postcard.

No fee is currently due. If it is determined that a fee is required, please charge any additional fees to Deposit Account No. 02-4467. Should you have any questions regarding the enclosed materials, please do not hesitate to contact us.

Very truly yours,

Robert G. Lancaster
Reg. No. 43,736

RGL/kh
Enclosures



Docket No.: C18497/115275

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

Steve Melnick et al.

Serial No.: 09/853,206

Filed: May 11, 2001

For: **SYSTEM AND METHOD FOR
BENEFIT PLAN COST ESTIMATION**

Examiner: Not Yet Assigned

Art Unit:

INFORMATION DISCLOSURE STATEMENT UNDER RULE 1.56

Commissioner for Patents and Trademarks
Washington, D.C. 20231

Sir:

Applicant wishes to make of record the following additional documents (clean copies and Form(s) PTO-1449 are enclosed).

U.S. PATENT DOCUMENTS

A1	6,032,125	2/29/00
A2	6,026,364	2/15/00
A3	6,012,051	1/4/00
A4	6,009,407	12/28/99
A5	6,009,406	12/28/99
A6	6,009,402	12/28/99
A7	5,974,396	10/26/99
A8	5,913,198	6/15/99
A9	5,884,274	3/16/99
A10	5,878,400	3/2/99
A11	5,855,005	12/29/98
A12	5,752,236	5/12/98
A13	5,712,985	1/27/98



A14	5,655,085	8/5/97
A15	5,613,072	3/18/97
A16	5,459,656	10/17/95
A17	5,299,115	3/29/94
A18	5,191,522	3/2/93

OTHER DOCUMENTS

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Applicant requests that these documents be considered by the Examiner before issuance of the next action and made of record in this file. The Examiner is also asked to initial and return a copy of the enclosed PTO-1449 form(s) to evidence such consideration.

This Information Disclosure Statement is being filed in accordance with the following provisions:

- ☒ CFR §1.97(b)(1). Within three months of the filing date of the national application. No fee is required.
- ☒ 37 CFR § 1.97(b)(3). To the best of the undersigned's knowledge, before the mailing date of a first Office Action on the merits. No fee is required.

If it is determined that a fee is required as set forth in 37 CFR § 1.17(p) or 1.17(i)(1), or if any additional fees are required, please charge such fee to Deposit Account No. 02-4467. A duplicate copy of this document is enclosed.

Respectfully submitted,

By: 
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Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

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INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

Sheet	1	of	1
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Complete if Known

Application Number	09/853,206
Filing Date	May 11, 2001
First Named Inventor	Steve Melnick et al.
Group Art Unit	unknown
Examiner Name	
Attorney Docket Number	115275

U.S. PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number	Kind Code ² (if known)			
		6,032,125		Ando	2/29/00	
		6,026,364		Whitworth	2/15/00	
		6,012,051		Sammon, Jr. et al.	1/4/00	
		6,009,407		Garg	12/28/99	
		6,009,406		Nick	12/28/99	
		6,009,402		Whitworth	12/28/99	
		5,974,396		Anderson et al.	10/26/99	
		5,913,198		Banks	6/15/99	
		5,884,274		Walker et al.	3/16/99	
		5,878,400		Carter, III	3/2/99	
		5,855,005		Schuler et al.	12/29/98	
		5,752,236		Sexton et al.	5/12/98	
		5,712,985		Lee et al.	1/7/98	
		5,655,085		Ryan et al.	8/5/97	
		5,613,072		Hammond et al.	3/18/97	
		5,459,656		Fields et al.	10/17/95	
		5,299,115		Fields et al.	3/29/94	
		5,191,522		Bosco et al.	3/2/93	

FOREIGN PATENT DOCUMENTS

[illegible]

Examiner
Signature

Date	
Considered	

¹ Unique citation designation number. ² See attached Kinds of U.S. Patent Documents. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard (ST.3)). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.

Burden Hour Statement: This form is estimated to take 2.0 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, Patent and Trademark Office, Washington, DC 20231. **DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner of Patents, Washington, DC 20231.**